**Risk Management Consultant Agreement**

**Gloucester, Salem, Cumberland Counties**

**Municipal Joint Insurance Fund**

This Agreement, entered into this \_(insert day)\_\_\_\_\_\_ day of \_\_\_\_(insert month)\_\_\_\_\_\_\_\_\_\_\_\_\_, between  
the\_\_(insert Municipality’s name)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (hereinafter referred   
to as the “Municipality”) and\_\_\_\_\_\_(insert Risk Mgmt Company)\_\_\_\_\_\_\_\_\_\_\_, a Corporation of the State of New Jersey, and\_\_(insert individual rep if applicable)\_\_\_\_\_\_\_\_\_\_\_\_, the responsible agent, having their principal office located at \_\_\_(insert address)\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (hereinafter referred to as the “Consultant”).

**WHEREAS**, the Consultant has offered the services to the Municipality as the Professional Risk Management Consultant as required in the Bylaws of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; and

**WHEREAS**, the Municipality desires to contract for these professional services pursuant to the resolution adopted by the Mayor and Council of the Municipality at a meeting held on \_(insert date)\_\_\_\_\_\_\_\_\_\_;

**NOW THEREFORE**, the parties in consideration of the mutual promises and covenants set forth in this Agreement, agree as follows:

1. For and in consideration of the compensation set forth in Paragraph 3 of this Agreement, the Consultant hereby agrees in consultation with the Municipality to provide Professional Risk Management services to the Municipality as follows:

A) The Consultant shall assist the MUNICIPALITY in identifying its insurable exposures and shall recommend professional methods to reduce, assume or transfer the risk of loss.

B) The Consultant shall assist the MUNICIPALITY in understanding and selecting the various types of coverage and limits available from the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.

C) The Consultant shall review with the MUNICIPALITY any additional types of coverage that the Consultant believes the MUNICIPALITY should purchase that are not available from the Fund. The Consultant shall purchase and bind any additional types of coverage authorized by the MUNICIPALITY.

D) The Consultant shall assist the MUNICIPALITY in the preparation of applications, statements of values and other documents requested by the Fund. However, this Agreement does not include any appraisal work by the Consultant.

E) The Consultant shall review the MUNICIPALITY’s annual assessment as prepared by the Fund, and shall assist the MUNICIPALITY in the preparation of its annual insurance budget.

F) The Consultant shall review the loss and engineering reports for the MUNICIPALITY, and shall assist the Safety Committee in its loss containment objectives within the MUNICIPALITY.

G) The Consultant shall attend and actively participate in the MUNICIPALITY’s Safety Committee activities and meetings, and shall present information to the Safety Committee on Safety related topics.

H) The Consultant shall attend the MUNICIPALITY’s Member Accident Review Panel meetings and assist the MUNICIPALITY in determining the cause of accidents. The Consultant shall suggest any remedial actions necessary to avoid future accidents.

I) The Consultant shall assist the MUNICIPALITY in determining the necessary training for each employee in each Municipal Department based upon the employee’s job description and in accordance with OSHA and other governmental regulations.

J) The Consultant shall assist the MUNICIPALITY in scheduling employee training, both internal and external, including the tracking of course attendance and completion of course requirements.

K) The Consultant shall review the MUNICIPALITY’s loss data on a regular basis and prepare reports to the MUNICIPALITY on recent losses, open claims, and loss trends.

L) The Consultant shall assist the MUNICIPALITY by reporting to the Fund changes in exposures including the deletion and addition of vehicles, equipment, and properties and the contracting of Municipal services to third parties.

M) The Consultant shall assist the MUNICIPALITY and Fund professionals in the annual renewal process including the gathering and verification of exposure data.

N) The Consultant shall order Certificates of Insurance from the Fund.

O) The Consultant shall review Certificates of Insurance received by the MUNICIPALITY.

P) The Consultant shall review proposed contracts between the MUNICIPALITY and organizations and contractors to verify that the appropriate indemnification and hold harmless language is contained in the Contract and that the Certificate of Insurance Guidelines are being followed.

Q) The Consultant shall evaluate and advise the MUNICIPALITY on the risk management aspects of public events being staged or sponsored by the MUNICIPALITY.

R) The Consultant shall review the annual coverage documents to verify the accuracy of the policies.

S) The Consultant shall respond to questions regarding coverage from the MUNICIPALITY’s officials.

T) The Consultant shall actively attend and participate on the Fund Subcommittees as authorized by the Fund Bylaws.

U) The Consultant shall regularly attend the Monthly Executive Committee meetings of the Fund.

V) The Consultant shall execute and file with the MUNICIPALITY, as part of this agreement, and the Executive Director’s office a copy of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Confidentiality Agreement.

W) The Consultant shall at least twice annually, prepare and present a written report to the Governing Body of the MUNICIPALITY outlining the MUNICIPALITY’s Insurance and Safety Program.

X) The Consultant shall perform any other services required by the Fund’s Bylaws.

2. The term of this Agreement shall be for a period of **one (1) year commencing the first day of January, 2024,** or from the effective date of coverage, unless this Agreement is terminated as set forth in Paragraph 5 of this Agreement.

3. The Fund Bylaws allow the Municipality to pay its Consultant for services rendered, no more than 6% of the Municipalities gross assessment; therefore, the Municipality authorizes the Fund to pay its Consultant, as compensation for services rendered, \_(INSERT $ amount OR %)\_\_ (flat fee **OR** set percentage feeof the Municipality’s gross assessment).  Said fee shall be paid to the Consultant within thirty (30) days of the payment of the Municipality’s assessment to the Fund.  The Consultant shall receive no other compensation or commission for the placement or servicing of any municipal coverage with the Fund.

4. For any type of coverage that is authorized by the Municipality, to be purchased outside of the coverage offered by the Fund, the Consultant shall receive as his full compensation, the normal brokerage commissions paid by the insurance company. The premiums for said policies shall not be added to the Fund’s assessment in computing the fee outlined in Paragraph 3 of this Agreement.

5. Either party may cancel this Agreement at any time by notifying the other party, in writing, of their intention to terminate this Agreement. The termination shall be effective on the ninetieth day after service of the notice. The compensation provided for in Paragraph 3 shall be pro-rated to the date of termination.

ATTEST: MUNI *(SIGNATURE)* MUNICIPAL REPRESENTATIVE *(SIGNATURE)*

PRINT NAME OF MUNI ATTEST PRINT NAME OF MUNICIPAL REP ABOVE

DATE PRINT NAME OF MUNICIPALITY

ATTEST: CONSULTANT *(SIGNATURE)* RISK MANAGER CONSULTANT *(SIGNATURE)*

PRINT NAME OF RMC ATTESTER PRINT NAME OF RMC

DATE PRINT FIRM OF RMC